

FIG. 2

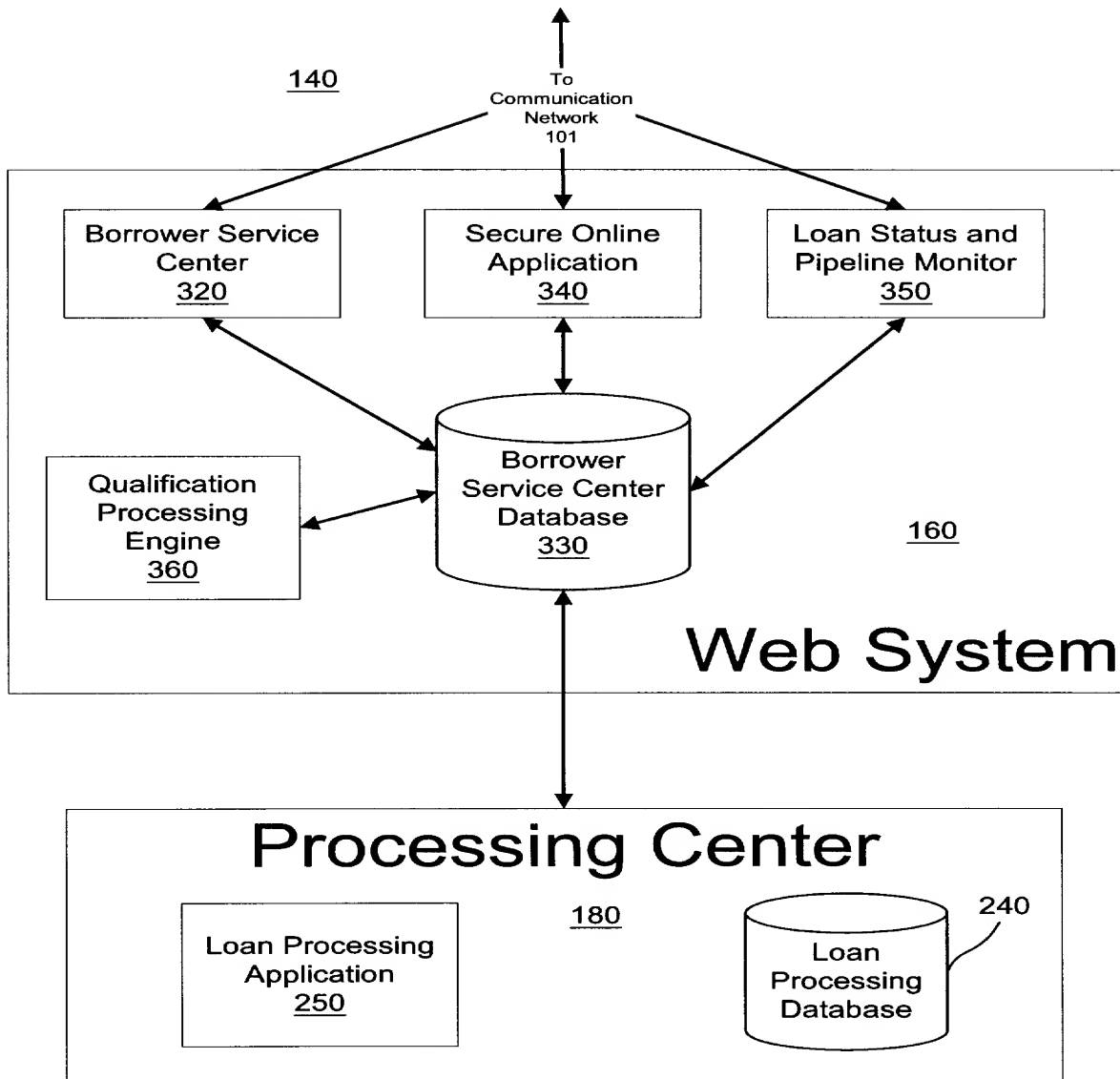


FIG. 3

SCANNED, # 20

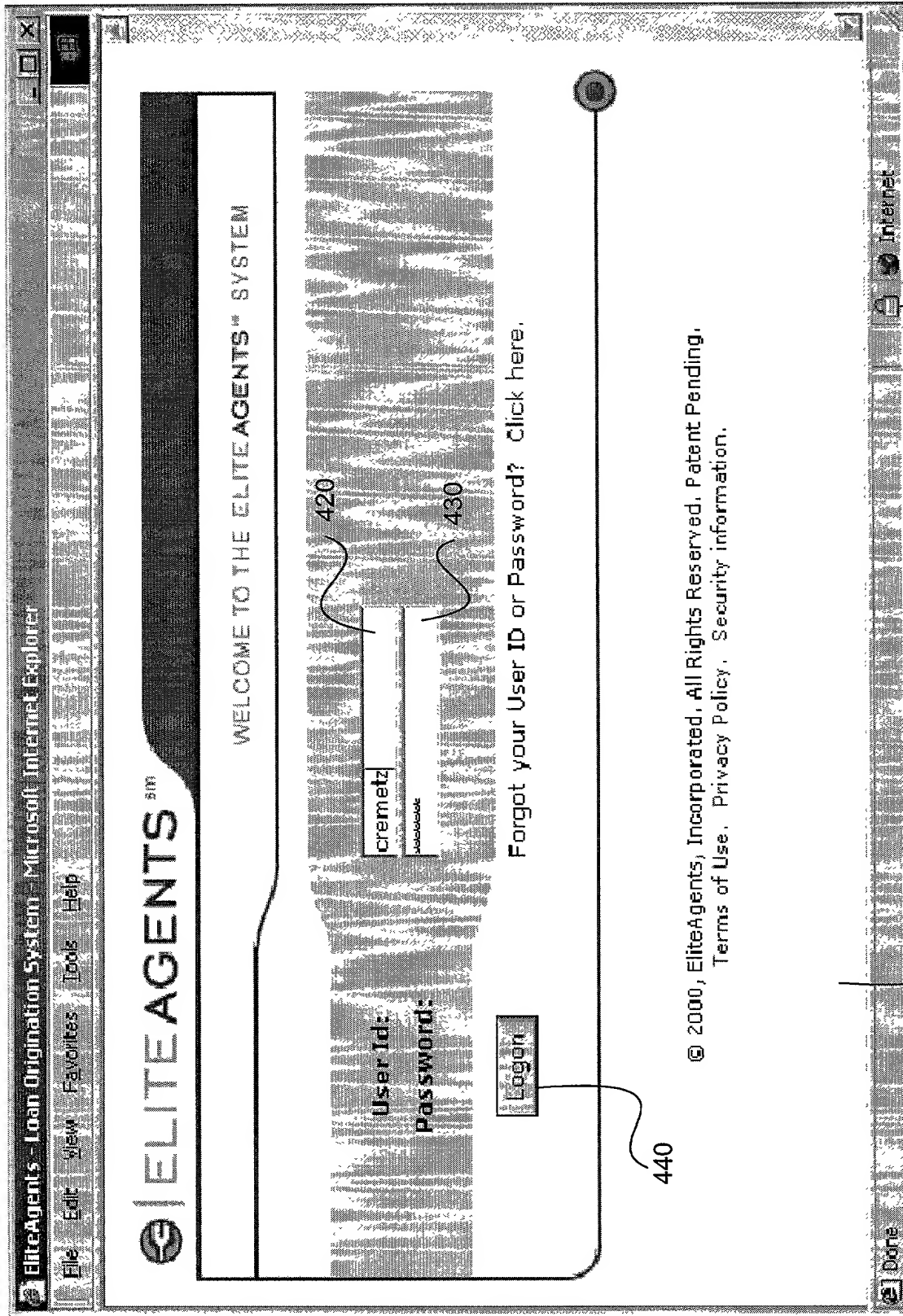


FIG. 4

400

410

440

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420

430

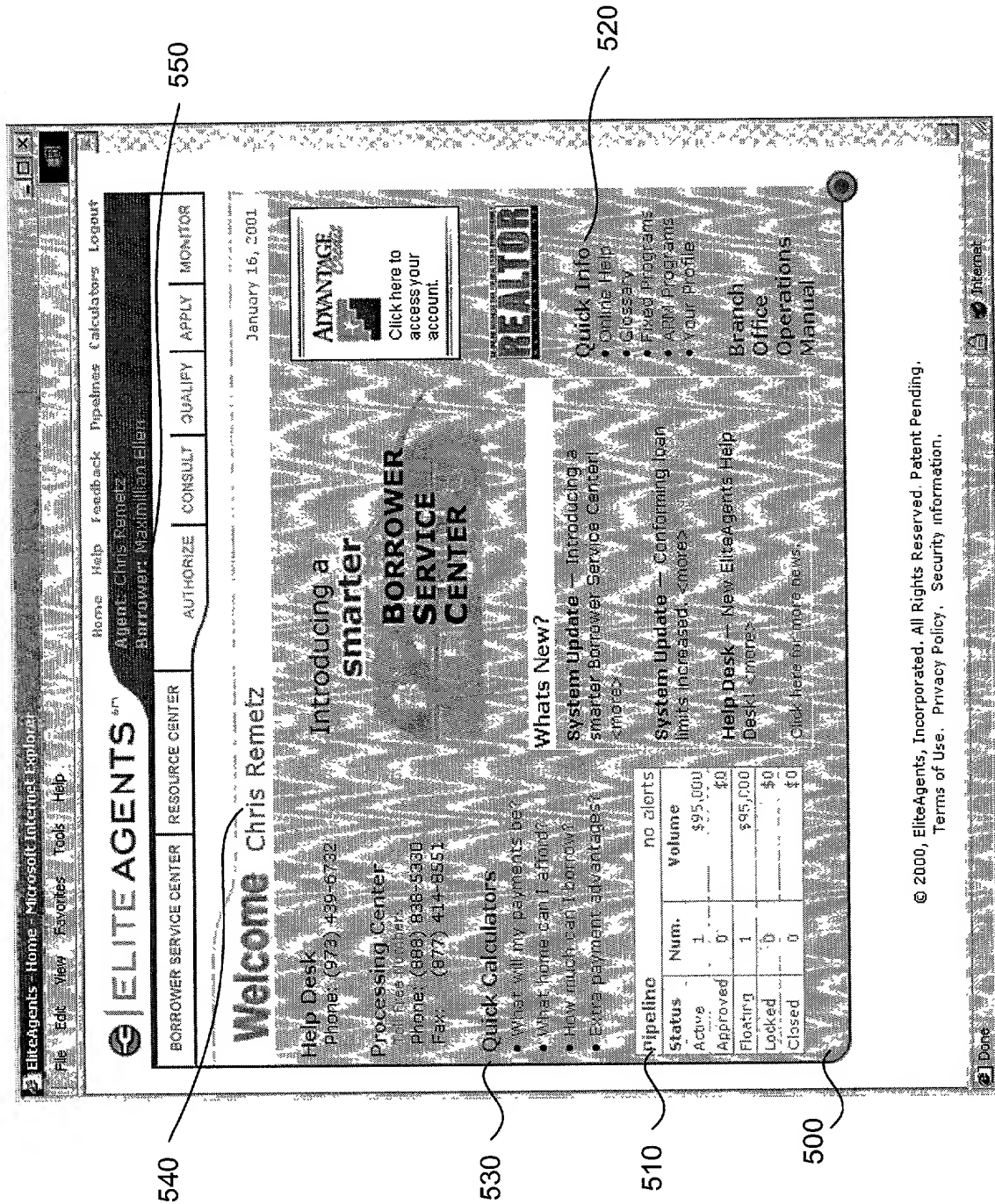
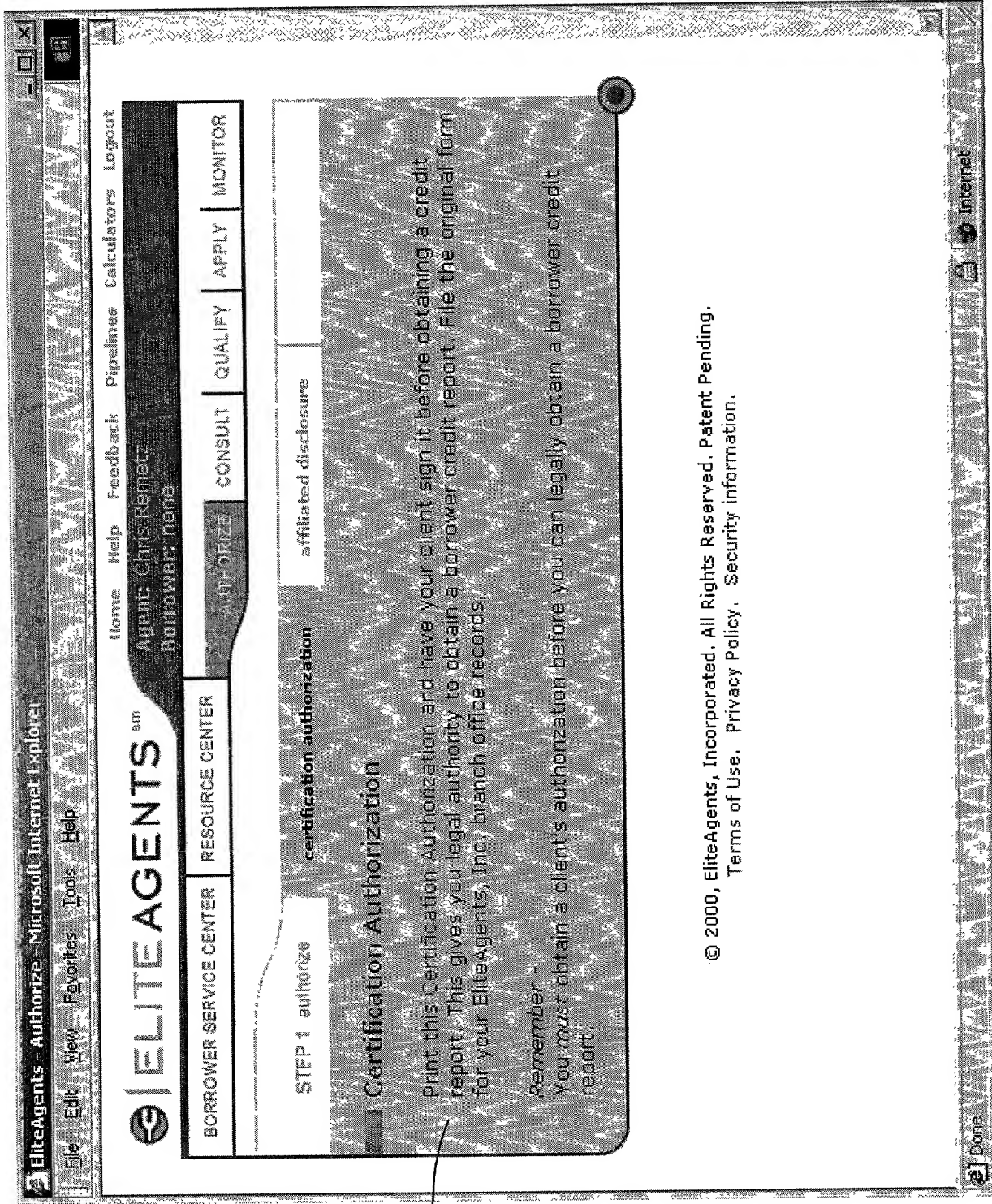


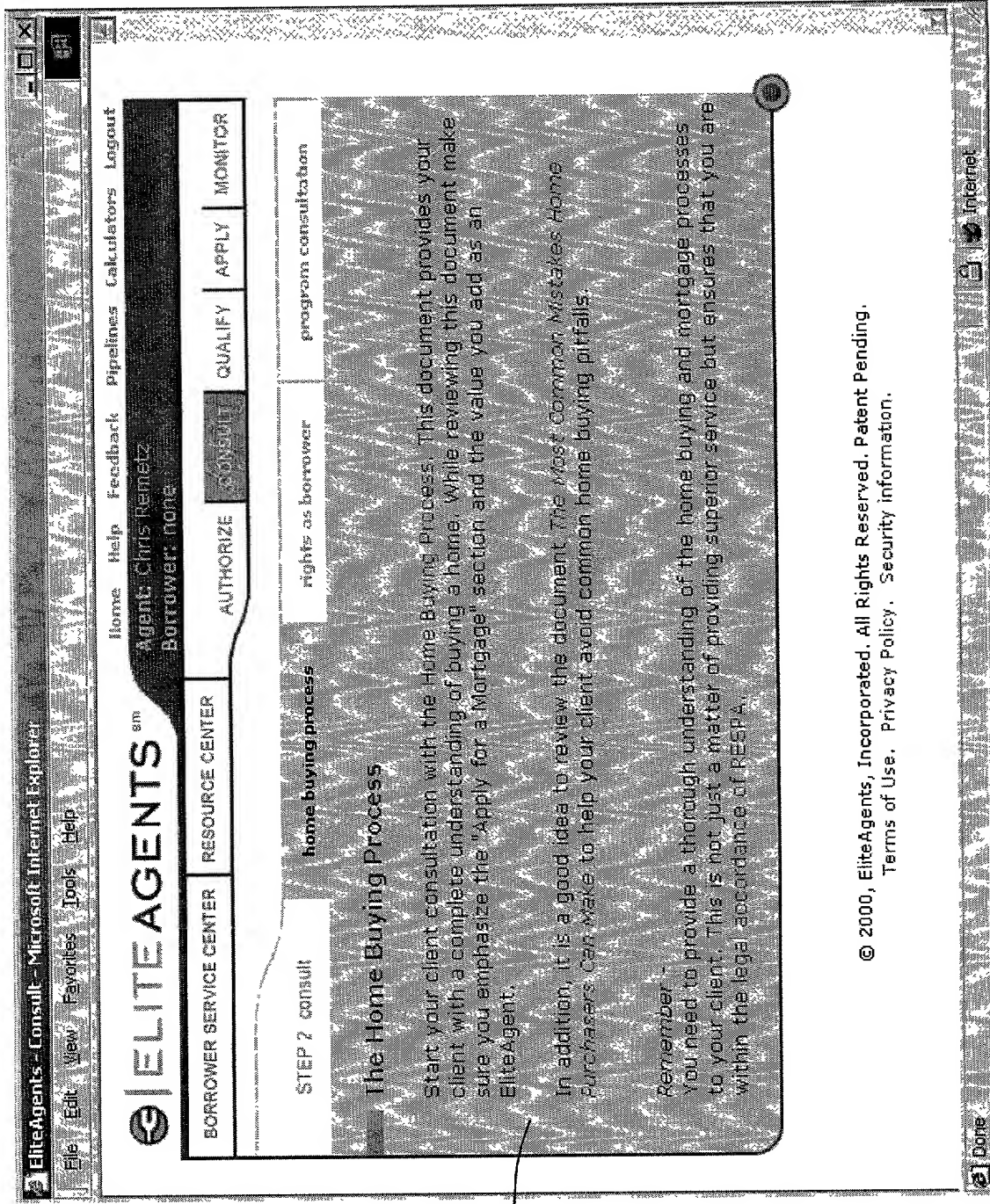
FIG. 5

600



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FIG. 6



700

FIG. 7

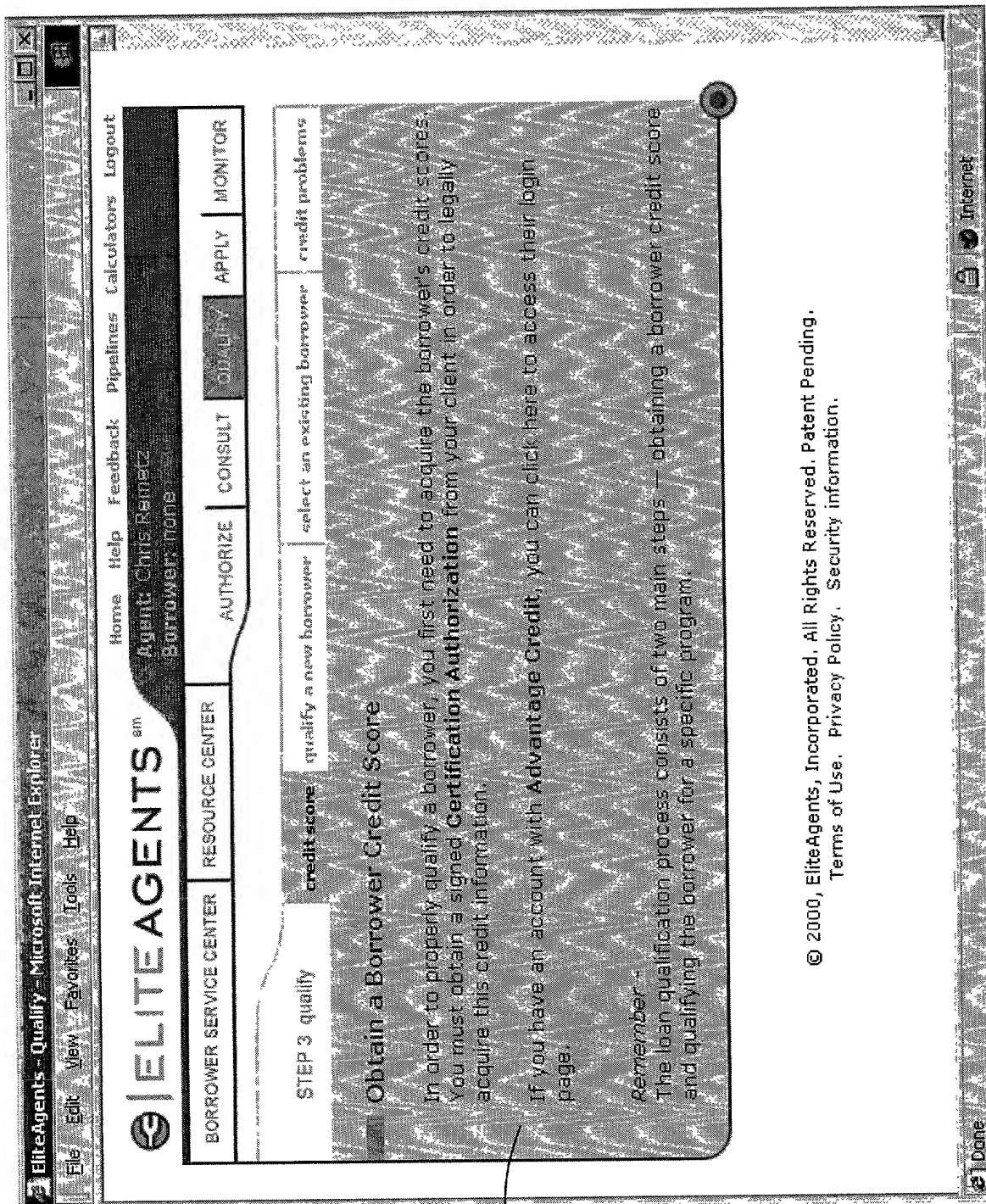


FIG. 8

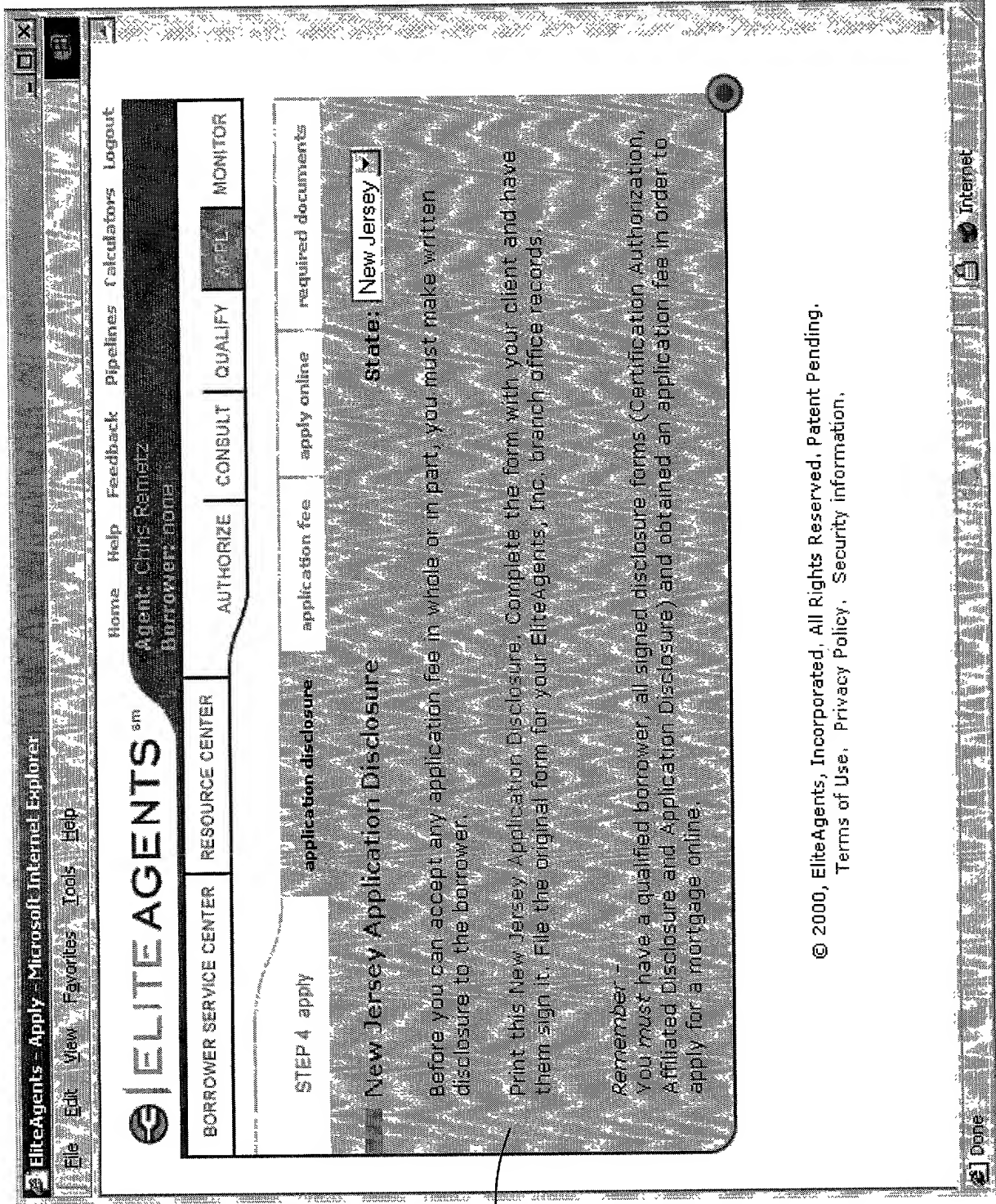
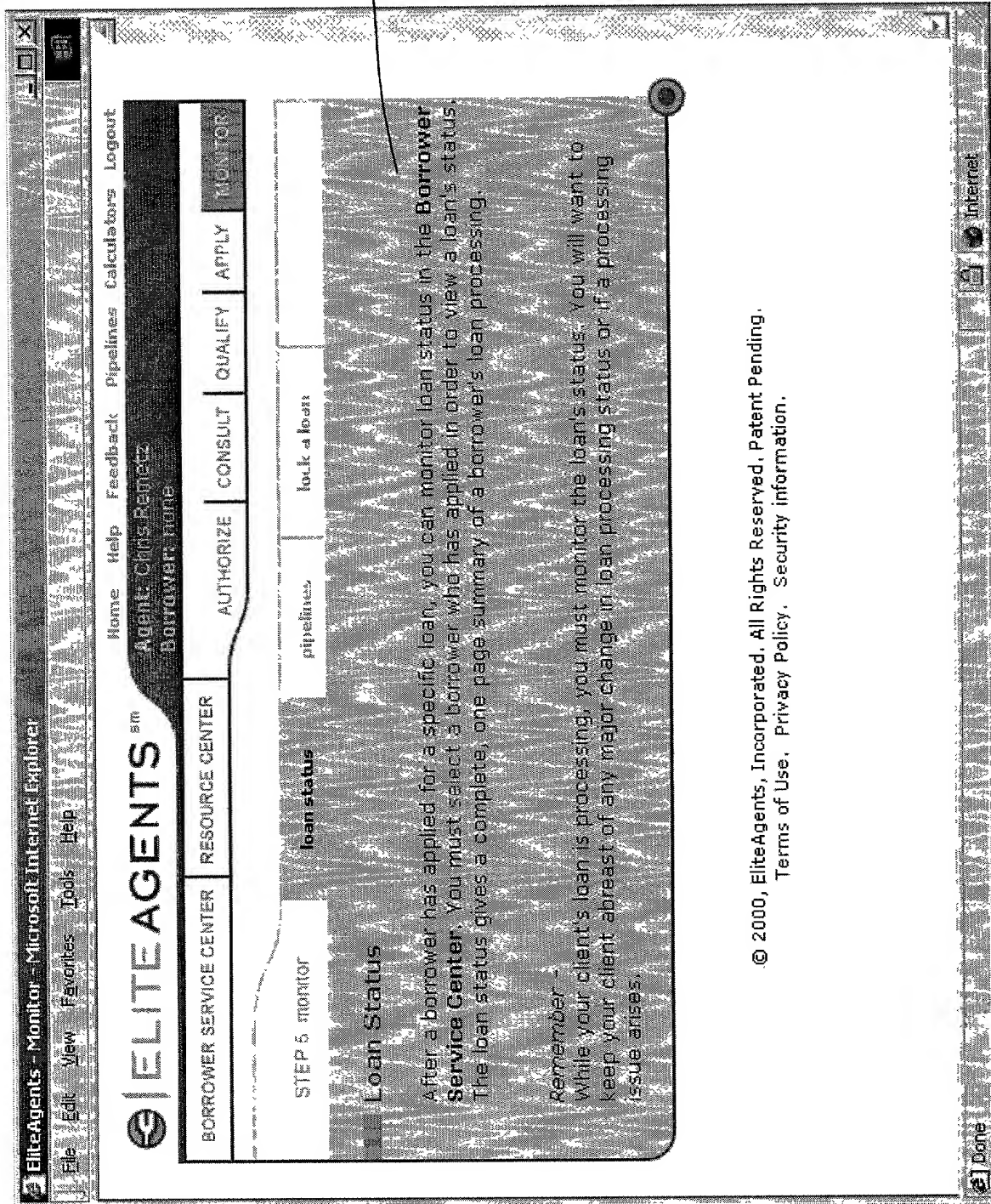


FIG. 9



1000

FIG. 10

1100

FIG. 11

EliteAgents - Personal Information - Microsoft Internet Explorer

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ELITEAGENTS .am

Agent: Chris Ramalz
Borrower: Harvey Polonsky

RESOURCE CENTER AUTHORIZE CONSULT QUALIFY APPLY MONITOR

borrower service center
financials
borrower
property options
qualified programs
program details

Borrower Information

1. Number of Borrowers: 1

2. Purpose of Loan: ☐ Purchase ☒ Refinance

3. Borrower Password: grapefruit

Borrower 1

1. Borrower Type: Primary Borrower

2. First Name: Harvey

3. Last Name: Polonsky

4. Street Address: 43 West Elm

5. City: Oak Swamp

6. State: New Jersey

7. ZIP: 07000

8. phone: 908-555-0987 Ext:

9. Fax:

10. E-mail: hpolo@mindspring.net
(For example: name@eliteagents.com
Do not enter spaces)

Save

Done Internet

FIG. 12

EliteAgents - Credit & Financials - Microsoft Internet Explorer

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ELITEAGENTSsm

Agent: Chris Remelz
Borrower: Harvey Polonsky

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borrower service center borrower financials property options qualified programs program details

General Information

1. Can you verify your income? ☐ Yes ☒ No

2. Gift Amount: \$ 0

Borrower 1 Financial Information

1. Credit Score: 730

2. Liquid Assets: \$ 45000
(Include checking and savings accounts, and any other assets that will be liquidated for this transaction.)

3. Retirement Accounts: \$ 17500

4. Annual Income: \$ 78500

5. Monthly Debt: \$ 1220

6. Number of Properties Owned: 1
(other than subject property)

7. Other Real Estate Owned (1):
a. Property Use: Primary Pending Sale
b. Property Type: 1-Family
c. Sales Price: \$ 190000
d. Total Outstanding Mortgage Balances: \$ 75000

Save

Done Internet

FIG. 13

EliteAgents - Subject Property Information - Microsoft Internet Explorer

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ELITE AGENTSsm

Agent: Chris Renetz
Borrower: Harvey Polonsky

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borrower service center borrower financials property options qualified programs program details

Subject Property Information

1. State where property is located: New Jersey

2. County: Morris

3. Property Type: 1-Family

4. Property Use: Primary Residence

5. Purchase Price: \$ 225000

6. Estimated Payments & Income:

a. Annual Property Taxes: \$ 5700

b. Annual Homeowners Insurance: \$ 900

c. Monthly Condo Common Charges: \$ 0

d. Monthly Rental Income: \$ 0
(combined for all non-owner occupied units)

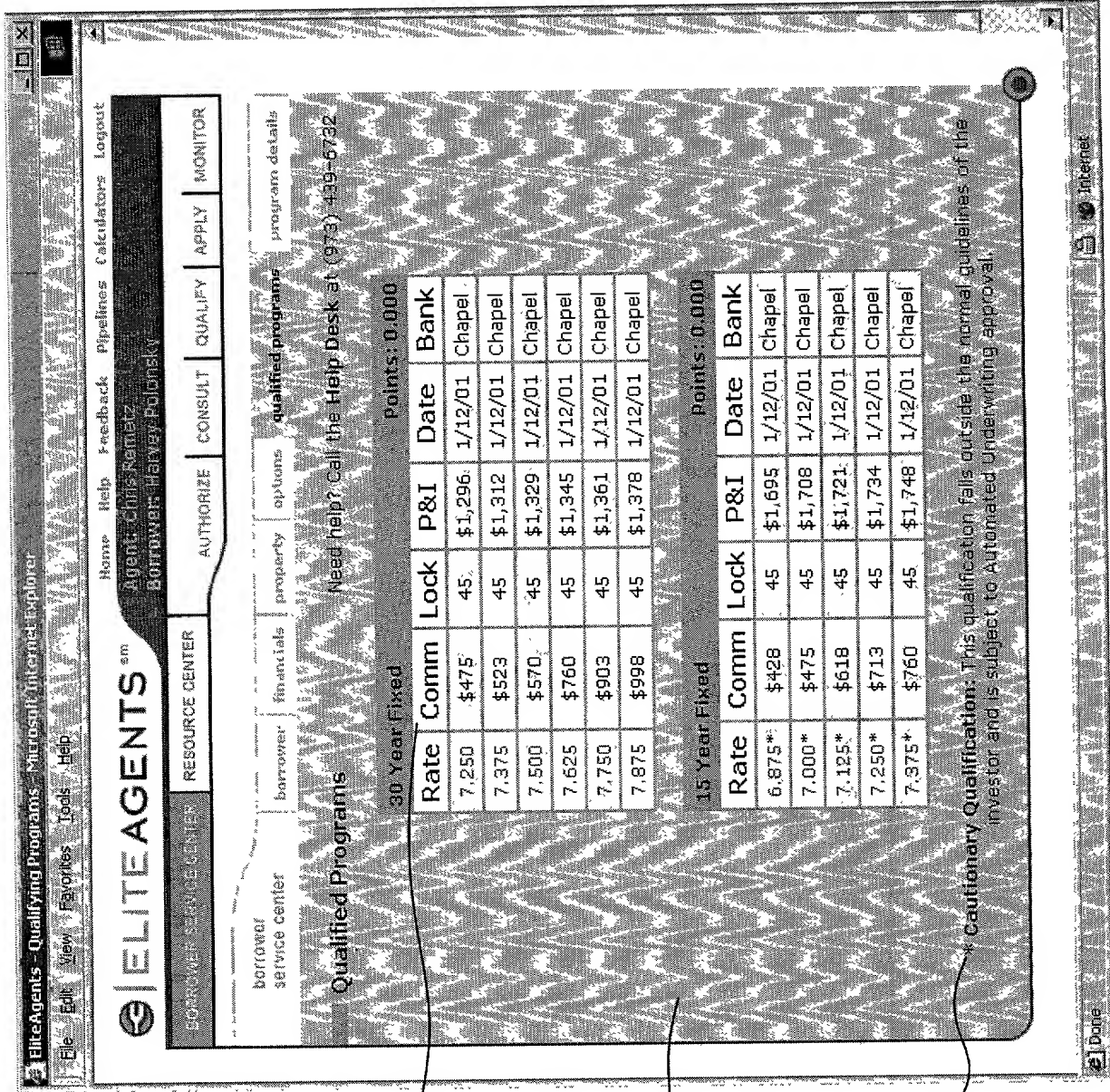
Save

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FIG. 15



1510

1500

1520

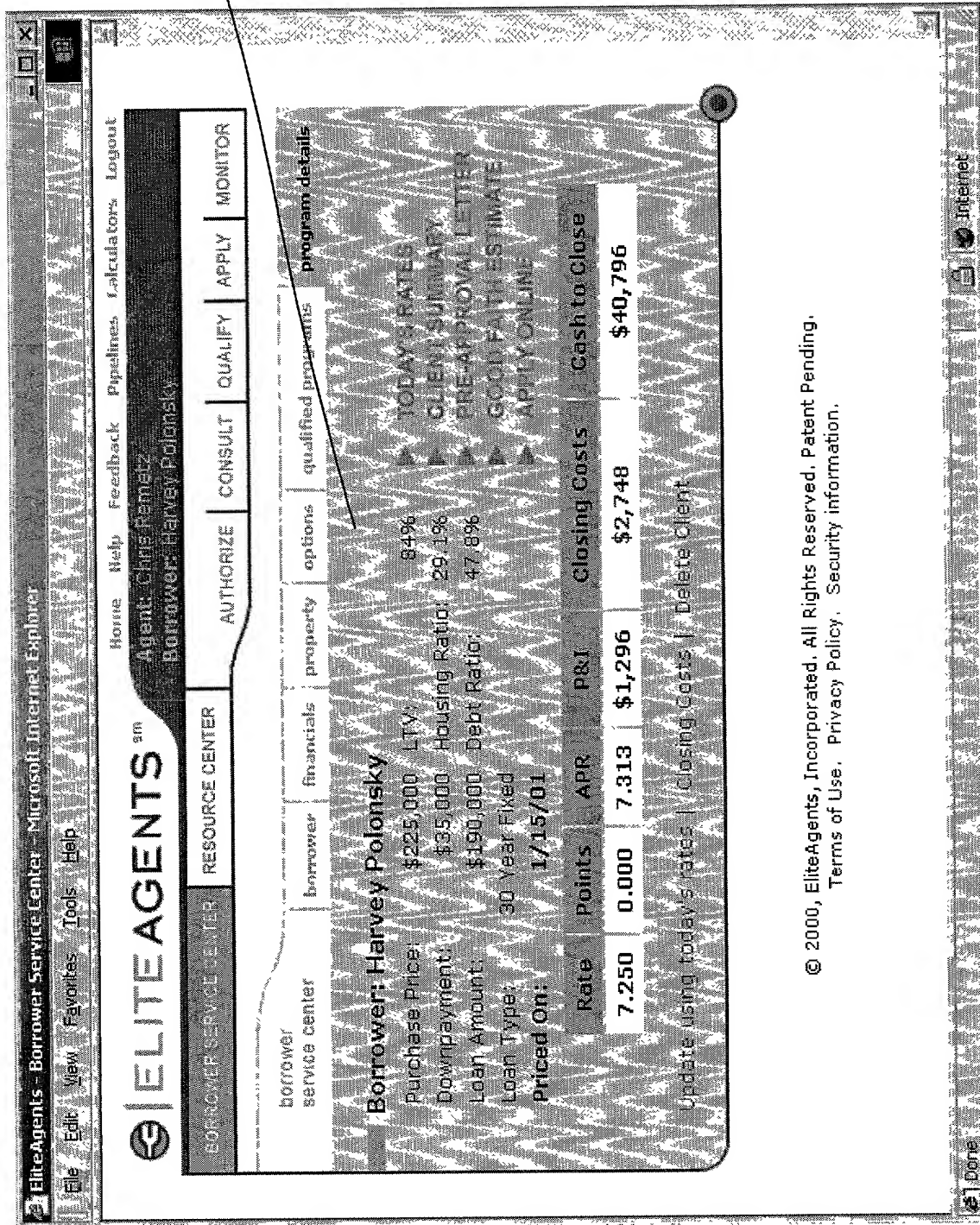


FIG. 16

Elite Agents Client Summary

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ELITE AGENTSSM

Client Summary

Your EliteAgents Rep is:	Your Information:
Agent: Chris Remetz	Borrower: Harvey Polonsky
Office: EliteAgents, Inc.	Address: 43 West Elm
Address: 39 Plymouth Street	Oak Swamp, NJ 07000
Bridge, RI	Phone: 908 555 1087
Fairfield, NJ 07004	Fax:
Phone: 973 808 5770	E-mail: hpola@windsping.net
Fax: 973-808-5710	ID: 378
E-mail: chris@eliteagents.com	Password: grapefruit

On 1/16/01 you placed the following 30 year fixed rate loan:

Loan Use:	Purchase
Property Type:	1-Family
Property Use:	Primary Residence
Purchase Price:	\$225,000
Down Payment:	\$55,000
Loan Amount:	\$170,000
Rate:	7.250
Points:	0.000
Est. Mortgage Payment:	\$1,906
Months to Payoff:	45
State:	NJ
LTV:	84%
Annual % Rate:	39.1%
Debt Ratio:	47.8%

You can check your loan status on the World Wide Web at any time:

1. Point your web browser to <http://client.eliteagents.com/>
2. Enter your ID number 378
3. Enter your password: grapefruit

If you have any questions, please contact Chris Remetz at 973-808-5770.

Thank you for using EliteAgents

1700

FIG. 17

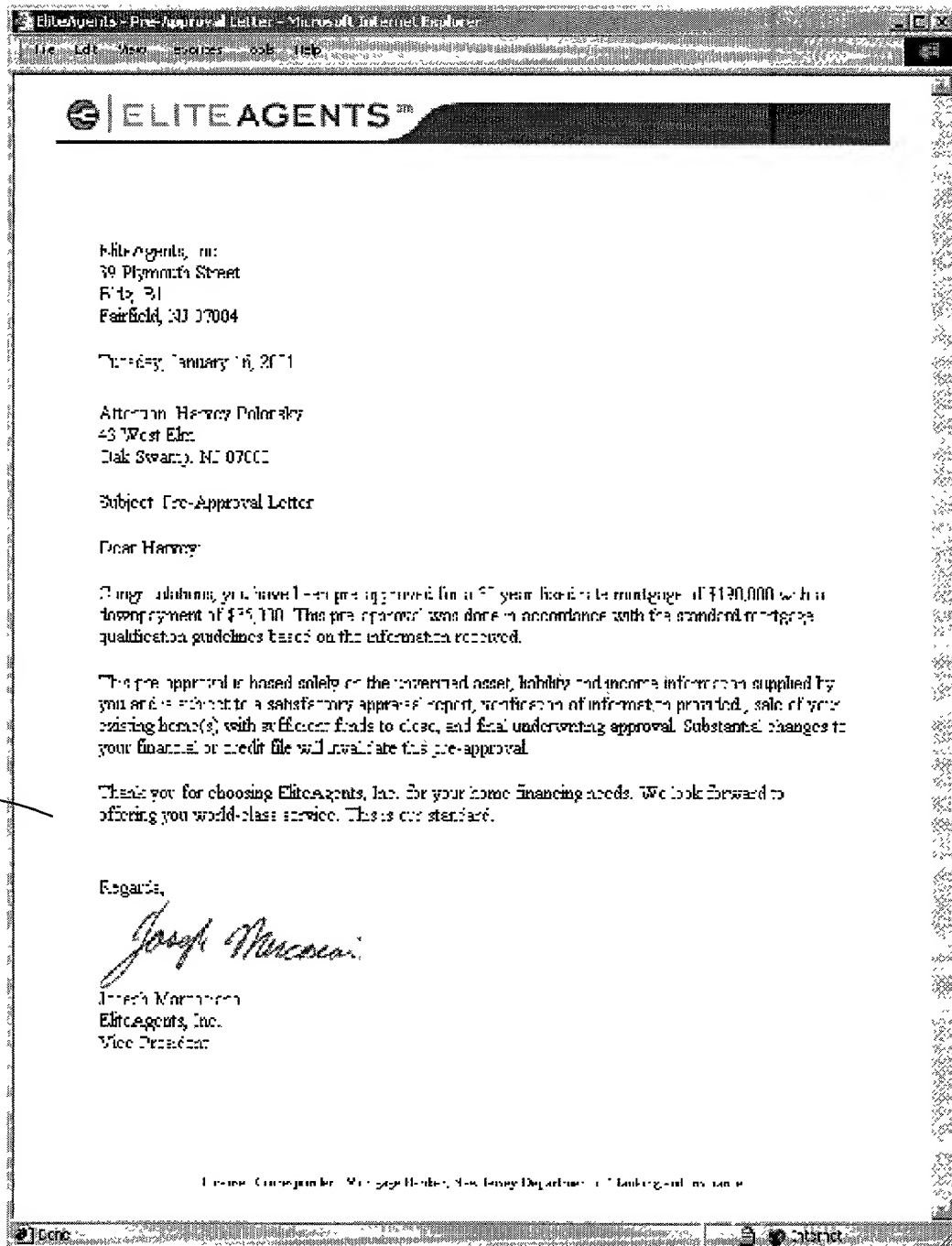


FIG. 18

Elite Agents - Good Faith Estimate - Microsoft Internet Explorer

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ELITE AGENTS

Good Faith Estimate of Mortgage Settlement Charges
(Not A Loan Commitment)

Lender: EliteAgents, Inc. Address: 30 Plymouth Street Fairfield, NJ 07004 Applicant(s): Harvey Pelonsky	Sales Price: \$ 225,000 Total Loan Amount: \$ 190,000 Interest Rate: 7.2505% Points: 2.0005% Preparation Date: 1/16/01
---	---

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbers and lines contained in the HUD 1 or HUD 1A settlement statement which you will be receiving after you have applied. The HUD 1 or HUD 1A settlement statement will show you the actual cost of items paid at settlement.

MORTGAGE FEES	
101 Loan Origination @ 0.0005%	\$0
102 Discount @ 1.10%	\$0
103 Appraisal Fee	\$175
104 Credit Report Fee	\$0
105 Lender's Inspection Fee	\$0
106 Mortgage Insurance Application Fee	\$0
107 Assumption Fee	\$0
108 Tax Service Charge	\$70
109 Underwriting Review Fee	\$0
110 Administrative Fee	\$0
111 Application Fee	\$175
112 Commitment Fee	\$450
113 Warehouse Fee / Interest Differential	\$0
114 Yield spread from 1.25% USG/90	\$0
115 New Fed Perm 30 Yr	\$0
116 Origination Due Broker	\$0
117 FICA Upfront MIP / VA Funding Fee	\$0
118 Flood Certification	\$23
119 Overnight Mail Fee	\$0
SUBTOTAL	\$1,193

ESCROW & Reserve Deposited with Lender	
1201 Forward Insurance Impounds (6 months @ \$125)	\$150
1204 Property Tax Impounds (6 months @ \$400)	\$2,400
1206 Flood Insurance Impounds (2 months @ \$10)	\$20
SUBTOTAL	\$2,570

TITLE SETTLEMENT CHARGES	
1101 Settlement or Closing Fee	\$450
1105 Documentation Preparation	\$0
1106 Notary Fee	\$0
1107 Attorney Fee	\$0
1108 Title Insurance Premium	\$544
1111 Endorsement Fee	\$0
1112 Title Searches	\$175
SUBTOTAL	\$1,169

GOVERNMENT RECORDER AND TRANSFER FEES	
1201 Recording Fee	\$25

1900

FIG. 19

FIG. 20

EliteAgents - Credit Card Approval - Microsoft Internet Explorer

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Agent: Chris Remetz
Borrower: Maximilian Ellen

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZER CONSULT QUALIFY APPLY MONITOR

Payment Information

☒ Description: Appraisal Fee
Amount: \$450.00

☐ Description: Credit Mortgage Approval
Amount: \$39.00

1. First Name: Maximilian

2. Last Name: Ellen

3. Address: 1 Main St

4. City: Fairfield

5. State: New Jersey

6. Zip: 07004

7. Payment Method:

☒ Credit Card: (American Express, Discover, Master Card, Visa)

Card #: 4430 5200 7525 5555

Expires: 01/02

☐ Personal Check received by agent:

Check #: _____

Submit

Done

Internet

2000

FIG. 21

EliteAgents, Inc. - Microsoft Internet Explorer

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ELITEAGENTSSM

PLEASE TAKE NOTE OF YOUR USER ID (0-378)
It can be used to return to your application at any time.

UNIFORM RESIDENTIAL LOAN APPLICATION FORM

This application is designed to be completed by the applicant(s). There are six parts to this application. Co-Borrower information must also be provided (and the appropriate box selected below) when:

☐ the income or assets of a person other than the "Borrower" (including the Borrowers spouse) will be used as a basis for loan qualification or

☐ the income or assets of the Borrowers spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, or the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Your email address: HPOL0@MINDSPRING.NET

If you know your Loan Officer's name please enter it here, to expedite the processing of your loan application:
CHRIS REMETZ

I. Type of Mortgage and Terms of Loan

Mortgage Applied For:
☒ Conventional ☐ FHA ☐ VA ☐ FmHA ☐ Other(Explain) _____

Loan Amount: \$180000.00

Interest Rate: 7.250 %

No. of Months: 360

Amortization Type: Fixed Rate

You have now completed the first part of the loan application. After you submit this part, you will be presented with part 2. Click on the Next Section Button Below.

Next Section
Click here to continue

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Done Internet

EliteAgents - Borrower Service Center - Microsoft Internet Explorer

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Agent: JIM FIGHT
Borrower: Felita Hugo

BORROWER SERVICE CENTER RESOURCE CENTER

AUTHORIZE CONSULT QUALIFY APPLY MONITOR

BORROWER SERVICE CENTER options qualified programs program details **loan status**

Loan Status

Documents & Conditions | Borrower | Rate Info | Processor | Processing | Property
Loan Info | Borrower's Attorney/Title | Appraisal Info | Builder/Broker | Borrower's Realtor
Credit Bureau | Homeowner's Insurance Coverage | Title Insurance Clause

LOCK A LOAN

Comments To Agent

RECEIVED APPRAISAL-CAME IN AT 230K ONLY NEED 1 MORE YOE WHICH I AM WORKING ON.
SHOULD HAVE IT TODAY

Borrower		Rate Information	
Name:	Felita Hugo	Rate:	7.500%
Address:	10 Huron Ave apt 13L Jersey City, NJ 07303	Points:	1.125%
Tel:	9174577140	Lock Status:	
Fax:		Lock Exp:	11/1/00
Work:	212-420-2003	Est Close:	11/1/00
E-mail:			

Processor		Processing Information	
Contact:	Linda Tarallo	Applied:	5/11/00
Phone:	203-740-7411	Submitted:	5/14/00
Fax:	203-740-7441	Approved:	5/15/00
E-mail:	nowers@eliteagents.com	Closed:	11/1/00

Agent's Action:

2200

FIG. 22

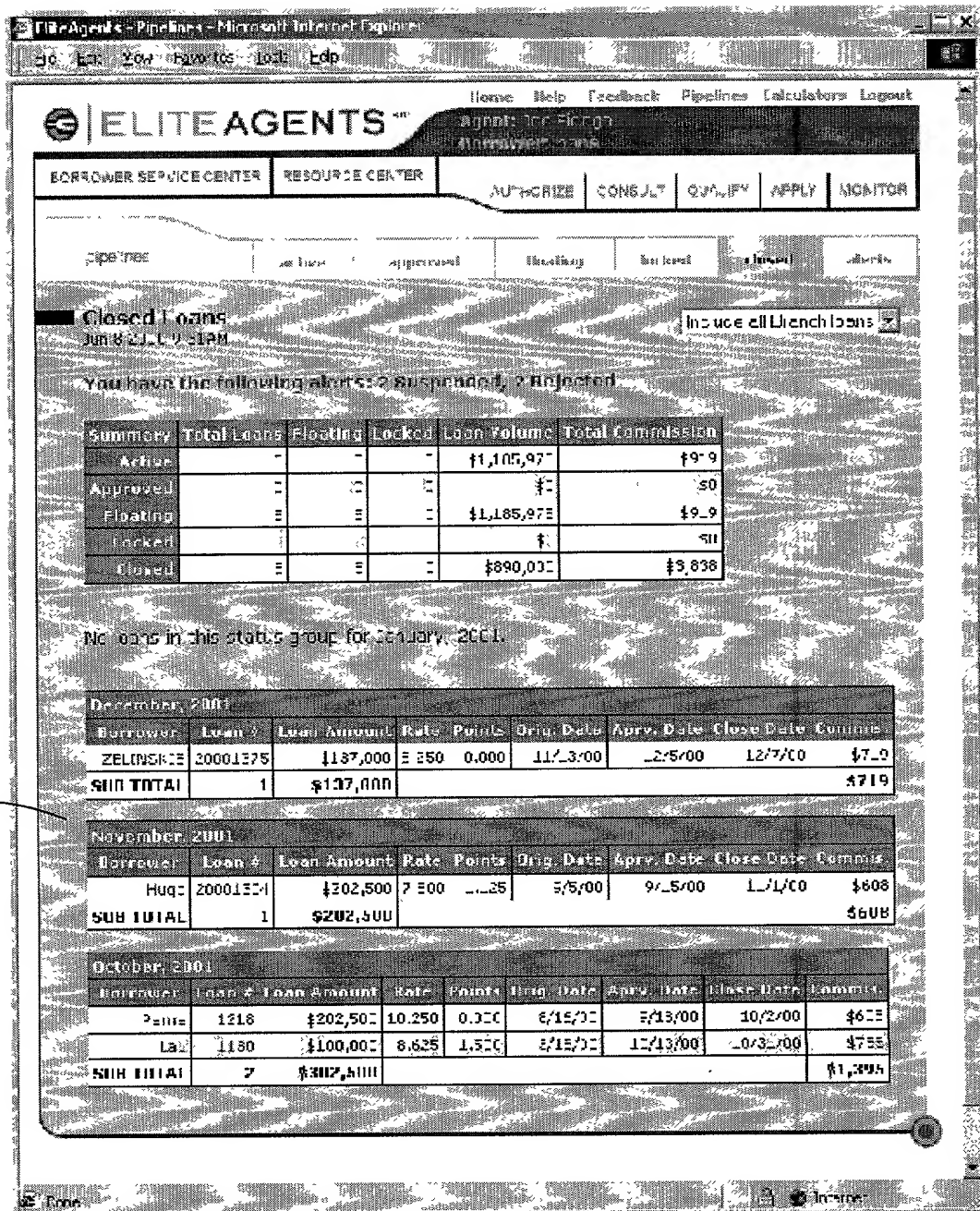


FIG. 23